

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 19–28282–JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sandy Estrella–Pantaleon  
aka Froverdy  
45 Centennial Dr.  
Hammonton, NJ 08037

Social Security No.:  
xxx–xx–8130

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 12/18/19  
Time: 10:00 AM  
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101–2067

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: October 18, 2019  
JAN: bed

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Sandy Estrella-Pantaleon  
 Debtor

Case No. 19-28282-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 132

Page 1 of 3  
 Total Noticed: 79

Date Rcvd: Oct 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2019.

db  
 518478089 +Sandy Estrella-Pantaleon, 45 Centennial Dr., Hammonton, NJ 08037-2113  
 518478090 +Advocare, PO Box 3001, Voorhees, NJ 08043-0598  
 518478097 Affiliated Podiatrists Of SJ, 238 Chestnut Avenue, Vineland, NJ 08360-5595  
 518478095 +Atlantic County Special Civil, 1201 Bacharach Blvd., Atlantic City, NJ 08401-4510  
 518478096 +Atlantic County Special Civil, 1201 Bacharach Blvd., c/o Bridgeton Onized FCU, Atlantic City, NJ 08401-4510  
 518478099 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)  
 518478101 +Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014  
 518478107 +Convergent, 800 SW 39th St PO Box 9004, c/o paypal, Renton, WA 98057-9004  
 518478109 +Credit Control, 1900 Charles Bryan Suite 110, c/o UG Residential Insurance Co, Cordova, TN 38016-5167  
 518478110 +Credit Control LLC, PO Box 546, c/o bank of america, Hazelwood, MO 63042-0546  
 518478112 +DSNB/MACY'S, PO Box 8218, Mason, OH 45040-8218  
 518478113 +Dsnb/macys, PO. Box 8218, Mason, OH 45040-8218  
 518478115 +FEDLOAN Servicing, PO Box 60610, Harrisburg, PA 17106-0610  
 518478119 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030  
 (address filed with court: Forster, Garbus & Garbus, 60 Motor Parkway, Commack, NY 11725-5710)  
 518478117 +Financial Recoveries, 200 E Park Drive Ste 100, c/o Jefferson Health, Mount Laurel, NJ 08054-1297  
 518478120 +GC Services Limited Partnership, PO Box 3855, Houston, TX 77253-3855  
 518478121 +Global Credit Collections Corp., 300 International Drive, PMB # 10015, c/o home dept, WILLIAMSVILLE, NY 14221-5781  
 518478122 +IC System, PO Box 64437, c/o Advocare Surgical Specialists of Was, Saint Paul, MN 55164-0437  
 518478126 +Jeffrey A. Weiner, Esq. LLC., 10 Lake Center Executive Park, 401 Route 73 North, Suite 204, c/o NASPAC1, Pro LLC., Marlton, NJ 08053-3426  
 518478127 Jet Blue card, PO Box 13337, Philadelphia, PA 19101-3337  
 518478130 LabPro Inc, PO Box 5988, Carol Stream, IL 60197-5988  
 518478129 +Laboratory Corp Of America, P.O. Box 2240, Burlington, NC 27216-2240  
 518478131 +Lehigh Valley Toxicology, 3864 Courtney St suite 150, Bethlehem, PA 18017-8987  
 518478132 +McCalla Raymer Leibert Pierce LLC, 1544 Old Alabama Rd, Roswell, GA 30076-2102  
 518478135 +Midland Funding LLC, 2365 Northside Dr. Cuite 300, c/o Citibank, Woodville, TX 75990-0001  
 518478138 +NJ Higher Education, P O Box 548, Trenton, NJ 08625-0548  
 518497141 Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366  
 518478137 +Nissan-Infiniti, Po Box 660366, Dallas, TX 75266-0366  
 518478139 +Northland Group, PO Box 390846, Minneapolis, MN 55439-0846  
 518478140 Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112  
 518478142 +PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747  
 518478141 +Penn Credit, PO Box 988, 916 S 14th Street, Harrisburg, PA 17104-3425  
 518478145 Pressler & Pressler, LLP, 7 Entin Rd, Parsippany NJ, NJ 07054-5020  
 518478146 +Radius Global Solutions LLC, PO Box 390905, Minneapolis, MN 55439-0905  
 518478147 Relievus, PO Box 7776, Lancaster, PA 17604-7776  
 518478148 +Richard Little, 617 Zion Road, Egg Harbor Township, NJ 08234-7663  
 518478153 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
 (address filed with court: State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245)  
 518478152 +South Jersey Gas, Po Box 577, Attn: Mrs. DeMarco, Hammonton, NJ 08037-0577  
 518478154 +Sunrise Credit Services Inc, PO Box 9100, Farmingdale, NY 11735-9100  
 518478157 TD Bank, 1707 ROUTE 70 E, Cherry Hill, NJ 08003  
 518478158 +TD Bank USA/Target Credit, PO Box 1470, Minneapolis, MN 55440-1470  
 518478159 +The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
 518478160 +The State of New Jersey, Higher Education Student Assistance, 4 Quakerbridge Plaza, Trenton, NJ 08619-1241  
 518478161 +Town of Hammonton, 100 Central Avenue, Hammonton, NJ 08037-1676  
 518478165 +Virtua West Jersey Health Sys, 231 High St, Mount Holly, NJ 08060-1450  
 518478167 +WF/Preferred Cust Acct, PO Box 14517, Des Moines, IA 50306-3517  
 518478166 +Wells Fargo Bank, P.O. Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 19 2019 00:54:56 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Oct 19 2019 00:54:55 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

518478088 +E-mail/Text: mary.stewart@abcofcu.org Oct 19 2019 00:55:18 Abco Federal Credit Union, PO Box 247, Rancocas, NJ 08073-0247

518478091 E-mail/Text: kristin.villneauve@allianceoneinc.com Oct 19 2019 00:54:06 Alliance One, P.O. Box 3110, Southeastern, PA 19398-3110

District/off: 0312-1

User: admin  
Form ID: 132

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Total Noticed: 79

Date Rcvd: Oct 18, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518478092 +E-mail/Text: ally@ebn.phinsolutions.com Oct 19 2019 00:54:06 Ally Financial,  
PO Box 380901, Minneapolis, MN 55438-0901

518478093 +E-mail/Text: legal@arsnational.com Oct 19 2019 00:54:48 Ars National Services Inc,  
P.O. Box 463023, Escondido, CA 92046-3023

518478094 +E-mail/Text: bankruptcy@pepcoholdings.com Oct 19 2019 00:54:46 Atlantic City Electric,  
5 Collins Drive Suite 2133, Pepco Holdings Inc, Bankruptcy Division,  
Penns Grove, NJ 08069-3600

518500453 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 19 2019 01:01:20  
Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

518478103 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 19 2019 00:50:27 Capital One Bank USA,  
10700 Capital One Way, Glen Allen, VA 23060-9243

518478104 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 19 2019 00:54:50 Comenity Bank/Express,  
PO Box 182789, Columbus, OH 43218-2789

518478106 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 19 2019 00:54:50 ComenityCapitalBank/Ulta,  
PO Box 182120, Columbus, OH 43218-2120

518478107 +E-mail/Text: convergent@ebn.phinsolutions.com Oct 19 2019 00:55:11 Convergent,  
800 SW 39th St PO Box 9004, c/o paypal, Renton, WA 98057-9004

518478108 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Oct 19 2019 00:55:19  
Credit Collection Service, PO Box 607, c/o progressive, Norwood, MA 02062-0607

518478111 +E-mail/Text: electronicbkydocs@nelnet.net Oct 19 2019 00:54:57 Dept Of Ed/Nelnet,  
3015 Parker Road, Suite 400, Aurora, CO 80014-2904

518478114 E-mail/Text: bknotice@ercbpo.com Oct 19 2019 00:54:59 ERC, PO Box 23870,  
Jacksonville, FL 32241-3870

518478125 E-mail/Text: cio.bncmail@irs.gov Oct 19 2019 00:54:44 Internal Revenue Service,  
P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081

518478128 +E-mail/Text: bncnotices@becket-lee.com Oct 19 2019 00:54:40 Kohls Department Store,  
Po Box 3115, Milwaukee, WI 53201-3115

518510411 E-mail/PDF: MerrickBKNotifications@Resurgent.com Oct 19 2019 00:49:01 MERRICK BANK,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

518478133 E-mail/PDF: MerrickBKNotifications@Resurgent.com Oct 19 2019 00:49:01 Merrick Bank,  
PO Box 9201, Old Bethpage, NY 11804-9001

518478134 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 19 2019 00:54:55 Midland Credit Mangement,  
8875 Aero Drive, San Diego, CA 92123-2255

518478143 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 19 2019 00:47:39  
Portfolio Recovery, 120 Corporate Blvd STE 100, c/o synchrony bank, Norfolk, VA 23502

518478144 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 19 2019 01:01:25  
Portfolio Recovery Associates, 120 Corporate Blvd Ste 100, Norfolk, VA 23502

518478150 E-mail/Text: bkrpt@retrievalmasters.com Oct 19 2019 00:54:55 RMCB, Po Box 1235,  
c/o Laboratory Corporation of America, Elmsford, NY 10523-0935

518478149 E-mail/Text: bkrpt@retrievalmasters.com Oct 19 2019 00:54:55 RMCB, Po Box 1235,  
Elmsford, NY 10523-0935

518510884 +E-mail/Text: bncmail@w-legal.com Oct 19 2019 00:55:02 SYNCHRONY BANK,  
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132

518478151 +E-mail/Text: ebn\_bkrt\_forms@salliemae.com Oct 19 2019 00:55:15 Sallie Mae, PO Box 3229,  
Wilmington, DE 19804-0229

518478155 E-mail/PDF: gecsed@recoverycorp.com Oct 19 2019 00:50:25 Synch/Wal-Mart, Po Box 956024,  
Orlando, FL 32896-5024

518478156 +E-mail/PDF: gecsed@recoverycorp.com Oct 19 2019 00:50:25 Synch/Walmart Dc, Po Box 965024,  
Orlando, FL 32896-5024

518482044 +E-mail/PDF: gecsed@recoverycorp.com Oct 19 2019 00:48:53 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

518478163 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Oct 19 2019 00:54:01  
Verizon, 500 Technology Dr Ste 300, Weldon Spring, MO 63304-2225

518478164 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Oct 19 2019 00:54:01  
Verizon Wireless, PO Box 26055, Minneapolis, MN 55426-0055

518478105 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 19 2019 00:54:50 comenitycapital/boscovs,  
PO Box 182120, Columbus, OH 43218-2120

TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518478098\* +Atlantic County Special Civil, 1201 Bacharach Blvd., Atlantic City, NJ 08401-4510

518478100\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)

518478118\* +Financial Recoveries, 200 E Park Drive Ste 100, c/o Jefferson Health,  
Mount Laurel, NJ 08054-1297

518478124\* Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081

518478123\* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

518478162\* +Town of Hammonton, 100 Central Avenue, Hammonton, NJ 08037-1676

518478102 ##+Bridgeton Onized Credit Union, 2550 South Main Road, Vineland, NJ 08360-7138

518478116 ##+Fein, Such Kahn & Shepard, 7 Century Drive, Parsippany, NJ 07054-4673

518478136 ##Monarch Recovery Management, 10965 Decatur Road, Philadelphia, PA 19154-3210

TOTALS: 0, \* 6, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Date Rcvd: Oct 18, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '###' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2019 at the address(es) listed below:

Isabel C. Balboa      ecfmail@standingtrustee.com,      summarymail@standingtrustee.com  
Rebecca Ann Solarz      on behalf of Creditor      PNC Bank, National Association  
                                 rsolarz@knullawgroup.com  
Seymour Wasserstrum      on behalf of Debtor Sandy      Estrella-Pantaleon mylawyer7@aol.com,  
                                 ecf@seymourlaw.net  
U.S. Trustee      USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4